

Information to identify the case:

Debtor 1:	Marvin Arturo Galeas	Social Security number or ITIN: xxx-xx-8513
	First Name    Middle Name    Last Name	EIN: _____
Debtor 2: (Spouse, if filing)	Amber Anne Galeas	Social Security number or ITIN: xxx-xx-6480
	First Name    Middle Name    Last Name	EIN: _____
United States Bankruptcy Court:	WESTERN DISTRICT OF PENNSYLVANIA	Date case filed for chapter: 13    9/11/23
Case number:	23-21916-JCM	

Official Form 309I

**Notice of Chapter 13 Bankruptcy Case**

12/17

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

<b>About Debtor 1:</b>		<b>About Debtor 2:</b>
<b>1. Debtor's full name</b>	Marvin Arturo Galeas	Amber Anne Galeas
<b>2. All other names used in the last 8 years</b>	dba Marvesta Remodeling LLC Alvares	aka Amber Klein
<b>3. Address</b>	3083 Countryside Drive Allison Park, PA 15101	3083 Countryside Drive Allison Park, PA 15101
<b>4. Debtor's attorney</b> Name and address	Andrew Kevin Pratt Calaiaro Valencik 938 Penn Avenue Suite 501 Pittsburgh, PA 15222	Contact phone 412-232-0930  Email: <a href="mailto:apratt@c-vlaw.com">apratt@c-vlaw.com</a>
<b>5. Bankruptcy trustee</b> Name and address	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412-471-5566  Email: <a href="mailto:cmevf@chapter13trusteewdpa.com">cmevf@chapter13trusteewdpa.com</a>
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m.  Contact phone 412-644-2700  Date: 10/18/23

**For more information, see page 2**

<b>7. Meeting of creditors</b> Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>November 13, 2023 at 11:00 AM</b> The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	<b>Location:</b> remotely by the Trustee via Zoom, how to participate:goto <a href="http://www.ch13pitt.com">www.ch13pitt.com</a> , <a href="mailto:meetings@chapter13trusteedpa.com">meetings@chapter13trusteedpa.com</a>
<b>8. Deadlines</b> The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>Deadline to file a complaint to challenge dischargeability of certain debts:</b> <b>You must file:</b> <ul style="list-style-type: none"> <li>• a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or</li> <li>• a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul> <b>Deadline for all creditors to file a proof of claim (except governmental units):</b> <b>Deadline for governmental units to file a proof of claim:</b>	<b>Filing deadline: 1/12/24</b>  <b>Filing deadline: 11/20/23</b> <b>Filing deadline: 3/8/24</b>
	<b>Deadlines for filing proof of claim:</b> A proof of claim is a signed statement describing a creditor's claim. Claims can be filed electronically through the court's website at <a href="http://www.pawb.uscourts.gov/filing-proof-claim">http://www.pawb.uscourts.gov/filing-proof-claim</a> using the Electronic Proof of Claim ("ePOC") System. Additional information regarding obtaining a proof of claim form (Official Form B410) and filing a proof of claim, including information regarding filing a claim by regular mail, can be found at the court's website at <a href="http://www.pawb.uscourts.gov/filing-proof-claim">http://www.pawb.uscourts.gov/filing-proof-claim</a> . If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	
<b>9. Filing of plan, objections and hearing</b>	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>10. Creditors with a foreign address</b>	The debtor has filed a plan, which is attached. An initial hearing on confirmation will be conciliated by the chapter 13 trustee and will be held immediately following the meeting of creditors on: <b>11/13/23 at 11:00 AM</b> , Location: <b>remotely by the Trustee via Zoom, how to participate:goto <a href="http://www.ch13pitt.com">www.ch13pitt.com</a>, <a href="mailto:meetings@chapter13trusteedpa.com">meetings@chapter13trusteedpa.com</a></b>	
<b>11. Filing a chapter 13 bankruptcy case</b>	Creditors have the duty to promptly review all plans and present any objections in a timely manner. <b>Objections to the initial Chapter 13 plan shall be filed with the bankruptcy clerk's office and served on the debtor, counsel for the debtor (if any), and the Chapter 13 Trustee by no later than 7 days before meeting of creditors.</b> Parties objecting to the Plan must attend the meeting of creditors duly scheduled pursuant to Section 7 above. To the extent a written objection is not resolved at the meeting of creditors/conciliated initial confirmation hearing or prior to or at the date set for continued conciliation conferences the plan will be set for a contested plan hearing. If no objections are timely filed, or filed objections are not prosecuted at the initial confirmation hearing or continued conciliation conferences, the Trustee may assume and the court may determine that the objection has been withdrawn, and the plan has been proposed in good faith and not by any means forbidden by law without receiving evidence on such issues.	
<b>12. Exempt property</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>13. Discharge of debts</b>	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.	

## Certificate of Notice Page 3 of 6

United States Bankruptcy Court

Western District of Pennsylvania

In re:

Marvin Arturo Galeas  
Amber Anne Galeas  
Debtors

Case No. 23-21916-JCM

Chapter 13

District/off: 0315-2

User: auto

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Date Rcvd: Oct 18, 2023

Form ID: 309iPGH

Total Noticed: 49

The following symbols are used throughout this certificate:

**Symbol**

**Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ## Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 20, 2023:****Recip ID****Recipient Name and Address**

- db/jdb + Marvin Arturo Galeas, Amber Anne Galeas, 3083 Countryside Drive, Allison Park, PA 15101-3933
- aty + Brian Nicholas, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
- aty + Jeffrey Hunt, GRB Law, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219-1753
- aty + Scott Howard Bernstein, Law Offices of Scott H. Bernstein, LLC, 101 Eisenhower Parkway, Suite 300, Roseland, NJ 07068-1054
- cr + American Builders & Contractors Supply Co., Inc. d, Law Offices of Scott H. Bernstein LLC, 101 Eisenhower Parkway, Suite #300, Roseland, NJ 07068-1054
- 15635935 + Allegheny County, John K. Weinstein, County Treasurer, Romm 108 Courthouse, 436 Grant Street, Pittsburgh, PA 15219-2400
- 15635936 + American Builders & Contractors Supply, 1 ABC Parkway, Beloit, WI 53511-4466
- 15645868 + American Builders & Contractors Supply Co., Inc., c/o Scott H. Bernstein, Esq., 101 Eisenhower Parkway, Suite 300, Roseland, New Jersey 07068-1054
- 15635943 Commonwealth of PA, Department of Revenue, Bureau of Compliance, Department 280946, Harrisburg, PA 17128-0432
- 15635942 Commonwealth of PA, Department of Revenue, Bureau of Compliance, Department 280948, Harrisburg, PA 17128-0432
- 15643502 Liberty Roofing Centers, Inc, P.O. Box 735633, Chicago, IL 60673-5633
- 15635950 + Marvesta Remodeling LLC, 5465 William Flynn Highway, Gibsonia, PA 15044-9696
- 15635951 + Marvesta Remodeling, LLC, 5465 William Flynn Hwy, Gibsonia, PA 15044-9696
- 15635952 + Marvesta Remodeling, LLC, 3083 Countryside Drive, Allison Park, PA 15101-3933
- 15635955 + Nicholas D. Krawec, Esq., Bernstein-Burkley, PC, 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430
- 15635956 + Pnc Mortgage, Attn: Bankruptcy, 8177 Washington Church Rd., Dayton, OH 45458-1703
- 15635957 + Richard W. Keifer, III, Keifer Law Firm, LLC, 311 Market Street, Kingston, PA 18704-5428
- 15635958 + Shaler Area School District, c/o Michael C. Mazack, Esquire, Tucker Arensberg, P.C., 1500 One PPG Place, Pittsburgh, PA 15222-5413
- 15635959 + Shaler Township, 300 Wetzel Road, Glenshaw, PA 15116-2288
- 15635961 + Susan Verbonitz, Esq., Weir & Partners LLP, The Weidner Building, Suite 500, 1339 Chestnut Street, Philadelphia, PA 19107-3519

TOTAL: 20

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

**Recip ID****Notice Type: Email Address**

	<b>Notice Type: Email Address</b>	<b>Date/Time</b>	<b>Recipient Name and Address</b>
aty	Email/Text: apratt@c-vlaw.com	Oct 19 2023 01:31:00	Andrew Kevin Pratt, Calaiaro Valencik, 938 Penn Avenue, Suite 501, Pittsburgh, PA 15222
aty	Email/Text: kebeck@bernsteinlaw.com	Oct 19 2023 01:31:51	Keri P. Ebeck, Bernstein-Burkley, 601 Grant Street, 9th Floor, Pittsburgh, PA 15219
tr	+ Email/Text: bnc@chapter13trusteevdpa.com	Oct 19 2023 01:31:00	Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702
smg	EDI: PENNDEPTREV	Oct 19 2023 04:21:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 19 2023 01:31:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946

District/off: 0315-2

User: auto

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ust	+ Email/Text: ustregion03.pi.ecf@usdoj.gov	Oct 19 2023 01:31:00	Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970, Pittsburgh, PA 15222-3721
cr	+ EDI: AISACG.COM	Oct 19 2023 04:21:00	Bridgecrest Acceptance Corporation, c/o AIS Portfo, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/Text: jdryer@bersteinlaw.com	Oct 19 2023 01:31:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430
cr	+ Email/Text: ebnpeoples@grblaw.com	Oct 19 2023 01:31:00	Peoples Natural Gas Company LLC, GRB Law, c/o Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219, UNITED STATES 15219-1753
15635937	+ Email/Text: bankruptcy@afm-usa.com	Oct 19 2023 01:31:00	American Financial Man, 3715 Ventura Dr, Arlington Heights, IL 60004-7678
15635938	+ Email/Text: rm-bknotices@bridgecrest.com	Oct 19 2023 01:31:00	Bridgecrest Acceptance Corp, 7300 East Hampton Avenue, Suite 100, Mesa, AZ 85209-3324
15635939	Email/Text: caineweiner@ebn.phinsolutions.com	Oct 19 2023 01:31:00	Caine & Weiner, Attn: Bankruptcy, 5805 Sepulveda Blvd 4th Floor, Sherman Oaks, CA 91411
15635944	Email/Text: svlainich@communitybank.tv	Oct 19 2023 01:31:00	Community Bank, Po Box 357, Carmichael, PA 15320
15635940	+ EDI: CAPITALONE.COM	Oct 19 2023 04:21:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15640296	+ EDI: AISACG.COM	Oct 19 2023 04:21:00	Carvana, LLC / Bridgecrest c/o AIS Portfolio Servi, PO Box 4138, Houston, TX 77210-4138
15635945	+ EDI: CCS.COM	Oct 19 2023 04:21:00	Credit Collection Services, Attn: Bankruptcy, 725 Canton St, Norwood, MA 02062-2679
15638808	EDI: DISCOVER.COM	Oct 19 2023 04:21:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15635946	+ EDI: DISCOVER.COM	Oct 19 2023 04:21:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
15635947	+ Email/Text: bankruptcyalerts@forwardfinancing.com	Oct 19 2023 01:31:00	Forward Financing LLC, 53 State Street, 20th Floor, Boston, MA 02109-2820
15635948	+ Email/Text: bankruptcy@huntington.com	Oct 19 2023 01:31:00	Huntington National Bank, Attn: Bankruptcy, Po Box 340996, Columbus, OH 43234-0996
15635949	EDI: IRS.COM	Oct 19 2023 04:21:00	Internal Revenue Service, Centralized Insolvency Operations, P.O. Box 21126, Philadelphia, PA 19114-0326
15635941	EDI: JPMORGANCHASE	Oct 19 2023 04:21:00	Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850
15642891	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Oct 19 2023 01:31:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
15635953	+ Email/Text: bankruptcydpt@mcmcg.com	Oct 19 2023 01:31:00	Midland Funding/Midland Credit Mgmt, Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069
15635954	+ Email/Text: electronicbkydocs@nelnet.net	Oct 19 2023 01:31:00	Nelnet, Attn: Claims, Po Box 82505, Lincoln, NE 68501-2505
15636707	EDI: PENNDEPTREV	Oct 19 2023 04:21:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
15636707	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 19 2023 01:31:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA

District/off: 0315-2

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17128-0946

15640343	+ Email/Text: ebnpeoples@grblaw.com	Oct 19 2023 01:31:00	Peoples Natural Gas Company LLC, GRB Law, c/o Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219-1753
15636600	+ Email/Text: bankruptcy@huntington.com	Oct 19 2023 01:31:00	The Huntington National Bank, P O Box 89424, OPC856, Cleveland OH 44101-6424
15641563	EDI: USBANKARS.COM	Oct 19 2023 04:21:00	U.S. Bank NA dba Elan Financial Services, Bankruptcy Department, PO Box 108, Saint Louis MO 63166-0108
15645162	+ Email/Text: electronicbkydocs@nelnet.net	Oct 19 2023 01:31:00	U.S. Department of Education c/o Nelnet, 121 S 13th St, Lincoln, NE 68508-1904

TOTAL: 31

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC BANK, NATIONAL ASSOCIATION
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
15635960	##+	SRS Distribution, Inc., 5900 South Lake Forest Drive, Suite 400, McKinney, TX 75070-2196

TOTAL: 1 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 20, 2023

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 18, 2023 at the address(es) listed below:

Name	Email Address
Andrew Kevin Pratt	on behalf of Joint Debtor Amber Anne Galeas apratt@c-vlaw.com kmosur@c-vlaw.com;ssimmons@c-vlaw.com;jadam@c-vlaw.com;akpratt.ecf@outlook.com
Andrew Kevin Pratt	on behalf of Debtor Marvin Arturo Galeas apratt@c-vlaw.com kmosur@c-vlaw.com;ssimmons@c-vlaw.com;jadam@c-vlaw.com;akpratt.ecf@outlook.com
Brian Nicholas	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bnicholas@kmllawgroup.com
Jeffrey Hunt	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;jdryer@bernsteinlaw.com;kebeck@ecf.courtdrive.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov

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Ronda J. Winnecour

cmeclf@chapter13trusteewdpa.com

Scott Howard Bernstein

on behalf of Creditor American Builders & Contractors Supply Co. Inc. d/b/a ABC Supply Co., Inc. scott@scottbernsteinlaw.com

TOTAL: 8